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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Ravi ACHARYA, et. al.

Serial No.: 09/506,434

Filed: February 18, 2000

For: SYSTEM AND METHOD FOR
ELECTRONIC DEPOSIT OF THIRD
PARTY CHECKS BY
NON-COMMERCIAL BANKING
CUSTOMERS FROM REMOTE
LOCATIONS

Group Art Unit: 2164

Examiner: James S. Bergin

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JAN 16 2002
Technology Center 2100

Assistant Commissioner for Patents
Washington, D.C. 20231

AMENDMENT UNDER 37 C.F.R. § 1.111 IN RESPONSE TO PAPER NO. 10

Sir;

In response to the Office Action mailed on July 31, 2001 in the above-identified application, Applicants respectfully request that this application be reconsidered in view of the remarks that follow¹:

¹ A Preliminary Amendment was filed on January 23, 2001 in which claims 25 and 26 were canceled.